

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alan Richard Segreaves, Sr.  
Denise Elaine Segreaves  
Debtors

Case No. 18-01314-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 04, 2021

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Alan Richard Segreaves, Sr., Denise Elaine Segreaves, PO Box 132, Pocono Summit, PA 18346-0132
5042489	+ Capital One Cabelas, 4800 NW 1St Street Ste 300, Lincoln, NE 68521-4463
5042492	+ Coordinated Health, 505 Independence Rd., E. Stroudsburg, PA 18301-7916
5042494	+ Ethan Segreaves, 127 Center Road, Phillipsburg, NJ 08865-3508
5042495	Jeffrey R. Wert, DMD, 2796 PA-611, Tannersville, PA 18372

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5049135	EDI: GMACFS.COM	May 04 2021 22:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
5042486	+ EDI: GMACFS.COM	May 04 2021 22:43:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
5042487	EDI: BANKAMER.COM	May 04 2021 22:43:00	Bank of America, PO Box 982238, El Paso, TX 79998
5042488	+ EDI: CAPITALONE.COM	May 04 2021 22:43:00	Capital One Bank, PO Box 30281, Salt Lake City, Utah 84130-0281
5042490	EDI: JPMORGANCHASE	May 04 2021 22:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5196018	Email/Text: camanagement@mtb.com	May 04 2021 19:06:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
5196019	Email/Text: camanagement@mtb.com	May 04 2021 19:06:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
5062028	+ EDI: MID8.COM	May 04 2021 22:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5042497	+ EDI: NAVIENTFKASMSERV.COM	May 04 2021 22:43:00	Navient, PO Box 9500, Wilkes-Barre, PA 18773-9500
5068382	EDI: NAVIENTFKASMSERV.COM	May 04 2021 22:43:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
5052302	EDI: AGFINANCE.COM	May 04 2021 22:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5042498	+ EDI: AGFINANCE.COM	May 04 2021 22:43:00	One Main, PO Box 1010, Evansville, IN 47706-1010

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5043087	+ EDI: PRA.COM	May 04 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5042499	+ EDI: RMSC.COM	May 04 2021 22:43:00	SYNCB JCP, PO Box 965007, Orlando , FL 32896-5007
5042500	+ EDI: RMSC.COM	May 04 2021 22:43:00	SYNCB Lowes, PO Box 965005, Orlando, FL 32896-5005
5042501	+ EDI: RMSC.COM	May 04 2021 22:43:00	SYNCB Walmart, PO Box 965024, Orlando, FL 32896-5024
5042502	+ EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Bank, PO Box 94435, Albuquerque, NM 87199-4435
5056964	EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-7700
5048217	+ EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
5060183	EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5059844	EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
5042503	+ EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517
5042504	+ EDI: WFFC.COM	May 04 2021 22:43:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5042493	*+	Coordinated Health, 505 Independence Rd., E. Stroudsburg, PA 18301-7916
5042491	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, PO Box 15298, Wilmington, DE 19850
5042496	##+	Mid America Bank & Trust, 216 W. 2nd St., Dixon, MS 65459-8048

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	jzaharopoulos@pamd13trustee.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Philip W. Stock	on behalf of Debtor 2 Denise Elaine Segreaves pwstock@ptd.net
Philip W. Stock	on behalf of Debtor 1 Alan Richard Segreaves Sr. pwstock@ptd.net
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1      Alan Richard Segreaves Sr.  
First Name   Middle Name   Last Name

Debtor 2      Denise Elaine Segreaves  
(Spouse, if filing)      First Name   Middle Name   Last Name

United States Bankruptcy Court   Middle District of Pennsylvania

Case number:   **5:18-bk-01314-HWV**

Social Security number or ITIN   xxx-xx-4707  
EIN   --\_-----

Social Security number or ITIN   xxx-xx-3006  
EIN   --\_-----

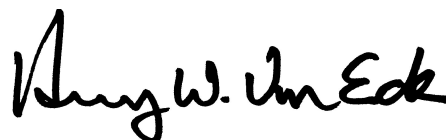
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan Richard Segreaves Sr.

Denise Elaine Segreaves

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: RyanEshelman, Deputy Clerk

5/4/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**